



December 17, 2025

Dear Elevate Community,

As we reflect on the past year and look ahead to a season of gratitude and renewal, I want to thank you for being part of our banking community. Your trust fuels not only our mission to support you but also our responsibility to strengthen the communities we proudly serve.

This year brought meaningful progress across our organization—from enhancements to our digital banking tools to increased support for families, businesses, and local initiatives. These advancements are made possible by customers like you, and we remain committed to delivering the dependable service and financial guidance you expect from us.

As we enter a new year, our commitment remains unwavering: to be a responsible financial partner, a strong community ally, and a trusted resource for individuals, families, and businesses. We will continue expanding access to financial tools, strengthening our outreach efforts, and ensuring that our success directly benefits the places we call home.

Thank you for choosing Elevate as your financial partner and for helping us build stronger, more resilient communities. From all of us at Elevate, we wish you and your loved ones a joyful holiday season and a prosperous year ahead.

Sincerely,

A handwritten signature in black ink, appearing to read "Chris Ford".

Chris Ford
President and CEO



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